

Easy ways to access your unemployment benefits and other payments!

With your Missouri Access Card, you have FREE access to your benefit payments when you use the following transactions:

- Making purchases with or without cash back
- Allpoint ATM machine
- Central Bank ATM machine

You can also use the following transactions once each calendar week, beginning on Sunday, for FREE*.

- Check your balance at any ATM machine
- Get cash from any ATM machine

*Surcharge fee from ATM owner may apply

Also, you now get 3 phone calls per calendar week, beginning on Sunday, for FREE – call toll-free 888-775-3445.

| Services | Fees |
|--|-----------------|
| Purchase POS (PIN and Signature purchases) | \$0.00 |
| Purchase POS with Cash Back (PIN purchases) | \$0.00 |
| ATM Cash Withdrawal at Central Bank Locations | \$0.00 |
| ATM Cash Withdrawal (Other than Central Bank or Allpoint Locations)*, * | \$1.75 |
| ATM International Cash Withdrawal | \$3.00 |
| ATM Balance Inquiry at Central Bank and Allpoint Locations | \$0.00 |
| ATM Balance Inquiry (Other than Central Bank or Allpoint Locations)† | \$0.50 |
| ATM Balance Inquiry International | \$1.00 |
| Bank Teller Withdrawal Fee | \$1.25 |
| Monthly Paper Statement | \$1.50 |
| Electronic (ACH) Funds Transfer From Card to Bank Account | \$2.50 |
| Automated Voice Response Use** | \$0.50 Per Call |
| Replacement Card*** | \$5.00 |
| ATM or Purchase Decline†† | \$0.25 |
| Inactivity (charged monthly until the balance is \$0 after 180 days of no activity defined as deposit, withdrawal, or purchase activity) | \$2.50 |
| * Indicates a surcharge fee may apply from the ATM owner | |
| ** Indicates three free per calendar week (Sunday 12:00AM - Saturday 11:59PM) | |
| *** Indicates one free per calendar year | |
| † Indicates one free per calendar week (Sunday 12:00AM - Saturday 11:59PM) | |
| †† Indicates four free per calendar month | |

www.mo-access.com

Frequently Asked Questions

1. What is the Missouri Access Card?

The Missouri Access Card is a MasterCard loaded with unemployment benefits and other payments made through the Division of Employment Security.

2. What is a PIN number?

The PIN number is a 4 digit number that will be selected by you when you go to www.mo-access.com or call the IVR (888-775-3445) to activate your card. This number will be used to get cash at an ATM.

3. How can I change or update my PIN?

Login to your online card account and select "update my information" or call the toll free number located on the card carrier or on the back of your card to change your PIN.

4. How secure and reliable is the Missouri Access Card?

The Missouri Access Card is very safe and easy to use. It allows benefits to be electronically transferred from the issuer to your Missouri Access Card. The Missouri Access Card eliminates the possibility of lost or stolen checks, costly check cashing fees and postal service delays.

5. When will payments be available on my Missouri Access Card?

If you are eligible, unemployment benefits and other payments are processed Monday through Friday. Your first unemployment benefit payment may take up to 18-22 days. For information regarding your payment(s), go to www.mocclaim.mo.gov.

6. Will I be notified when a payment is added to my Missouri Access Card?

You can sign up to receive free text alerts on your cell phone that will let you stay in touch with your balance and let you know when a payment has been added. Your Missouri Access Card will not be charged any fees, however, a fee may be charged by your cell phone carrier for this service. You may also go online to www.mo-access.com to view all account activity, including deposits, purchases and withdrawals.

7. How can I access my card account to view my activity?

You can check your balance, deposits, purchases and withdrawals by:

- For balance inquiries, sign up for free text alerts (No fee but standard cell phone carrier rates apply based on your cell phone rate plan)
- Going online to www.mo-access.com (No fee)
- Calling toll-free 888-775-3445 (Fees may apply)

8. How long will I need to keep my Missouri Access Card?

You should keep your Missouri Access Card through the expiration date. Even if you are not immediately eligible to receive unemployment benefits or other payments, you may become eligible at a later time. Payment may be delayed if a replacement card needs to be issued. If you switch to direct deposit to a bank account you don't need to keep the card.

9. Who do I contact to change my personal information such as my address or phone number?

If you are receiving unemployment benefits or other payments from the Division of Employment Security, you can change your personal information by calling your Regional Claims Center. Personal information cannot be updated through www.mo-access.com.

**Connecting you
to your
unemployment benefits
and other payments
made through the
Division of
Employment Security**



A better way starts today!

*Your **unemployment benefits** and other payments made through the Division of Employment Security are essential to keeping things on the right path for your future. The Missouri Access MasterCard offers you more of what you need.*

Your Missouri Access MasterCard® offers you:

Immediate access – no waiting to get your check or cash your check

Savings – no check cashing fees and free ways to access your benefits

Purchase power – use your card to make purchases or get cash back anywhere Debit MasterCard is accepted

Security – easily replaced if lost or stolen and funds are automatically transferred

Card Activation

If you have not already done so, please activate your new Missouri Access Card so that you may begin accessing your benefits as soon as available.

To activate, go to www.mo-access.com and click on "First Time Users." Follow the instructions to set-up your card account info.

Helpful Tips

Security:

Keep your personal account information in a safe place and never share it with anyone.

Getting Cash from an ATM:

To get cash from an ATM, you must select 'Checking,' not credit or savings.

Pre-Authorization Holds:

To avoid declines and pre-authorization holds, it is best to pay for gas inside, not at the pump. Additionally, always be sure to have enough funds on your card to make travel arrangements or pay tips at places such as restaurants and some salons.

Making Purchases and Paying Bills Online:

If you pay a bill or make a purchase online, your address on the bill or online purchase form must be the same as the address for your card. Your bill payment or purchase may be rejected if there is a difference.

Know Your Balance:

Sign up for FREE text alerts* to stay in touch with your balance and avoid unnecessary purchase decline fees. You can also view your balance at www.mo-access.com.

How to use your Missouri Access MasterCard

Remove and keep this as a quick reference guide in your wallet, pocket or bag.

Making Purchases

You can use your card wherever Debit MasterCard® are accepted – gas stations, retail stores, online shopping, medical offices, restaurants or even to pay your utilities bill.

- Either swipe your card or hand it to the cashier.
- Select "Debit" or "Credit." If you choose "Debit," enter your PIN to complete the transaction.
- Accept the amount and go.

There is no charge for making purchases with or without cash back.

Getting Cash Back with Purchases

Asking for cash back with your purchase is free, easy and a convenient way to get cash.

- Swipe your card or hand it to the cashier to swipe.
- Tell the cashier you want cash back or select the option on the PIN pad.
- Input your PIN when requested and accept the amount.
- Take your cash and your receipt.

Getting Cash from an ATM

- Insert your card and enter your PIN when asked.
- Select "Checking" and the amount you want.
- Take your cash and your card.

Some ATMs will not charge an extra fee to withdraw cash and are known as surcharge-free such as the Allpoint ATM network. For a complete list of surcharge-free ATM locations, please visit www.mo-access.com.



Paying Your Bills

Your Missouri Access Card can be used for quickly and conveniently paying your bills either online or by phone. Some payments that you can make using your card:

- Utilities
- Cable provider
- Phone

Acceptance of the card may vary depending on your service provider.

Free Text Alerts*

Know Your Balance — Sign up for FREE Text Alerts and simply text "BAL" on your cell phone to 90831 and get up-to-the-minute balance information on your cell phone.

*Standard text messaging rates apply, check with your cell phone provider.

Missouri Access Card is registered by the State of Missouri.

Missouri Access Card MasterCard® is issued by Central Trust Bank of Jefferson City, MO.